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1/16/92  
DATE

PATENT

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Serial No.: 07/797,401  
Filed: November 26, 1991  
Group Art Unit: 2311  
Examiner: Patrick D. McCarthy  
Applicant: CENTRALIZED CONSUMER CASH VALUE  
Title: ACCUMULATION SYSTEM FOR MULTIPLE MERCHANTS

Cincinnati, Ohio

January 16, 1992

Hon. Commissioner of Patents  
and Trademarks  
Washington, DC 20231

Sir:

INFORMATION DISCLOSURE STATEMENT

In accordance with the duty of candor and good faith imposed by 37 C.F.R. §1.56 and means of complying therewith according to 37 C.F.R. §§1.97 and 1.98, the references listed on the attached form PTO-1449 and briefly summarized hereinbelow are called to the attention of the United States Patent and Trademark Office in connection with the above-identified patent application. No admission is made that the cited art represents the prior art or that the cited art is the most material art.

This application is a continuation of Serial No. 07/510,446 filed April 18, 1990 which is a continuation of Serial No. 07/303,319, filed January 27, 1989 (now U.S. Patent No. 4,941,090). Some of the cited references were made of record in the grandparent application by Examiner in the Official Action mailed February 1, 1990 (and again by Applicant in the parent application by an Information Disclosure Statement) and the rest of the references were made of record in the parent application by Examiner in the

Official Action mailed June 5, 1991. Examiner is respectfully referred thereto for copies of the references. MPEP §2001.06(b).

The Examiner is urged to consider each of the cited references listed on the attached form PTO-1449, and to make an independent decision with respect to the materiality of each.

It is submitted that none of the cited references alone or in combination disclose or render obvious that subject matter claimed in the present application.

Respectfully submitted,

WOOD, HERRON & EVANS

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